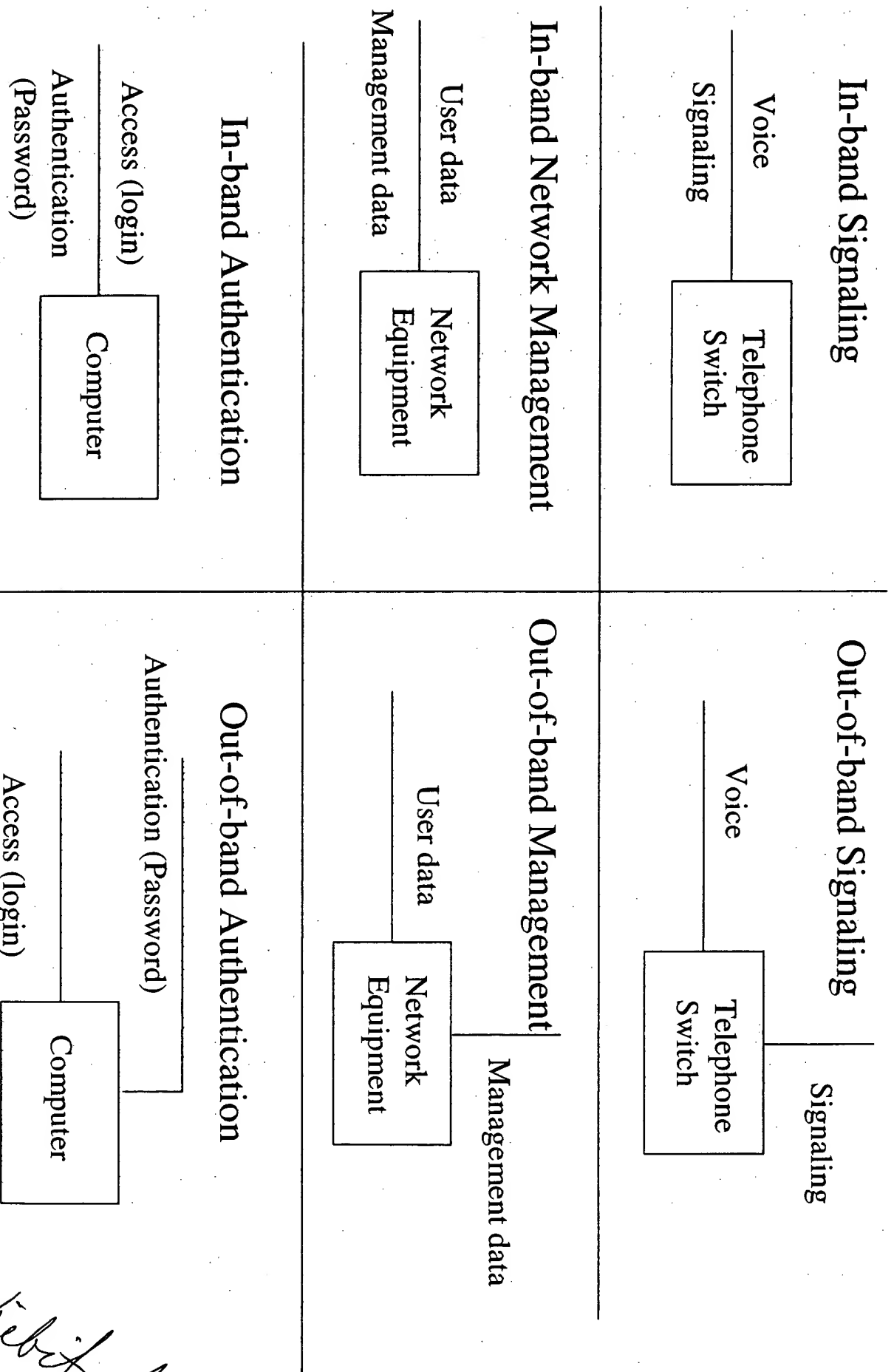


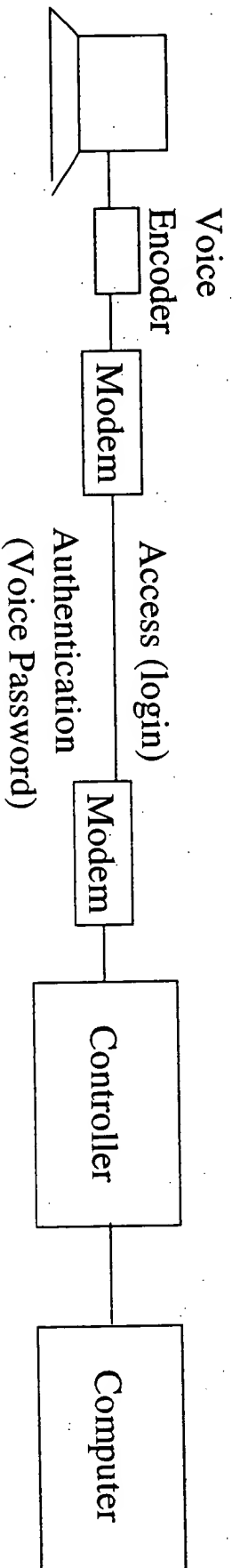
# Out-of-Band Methodology – Separate Communication paths



*Exhibit A*

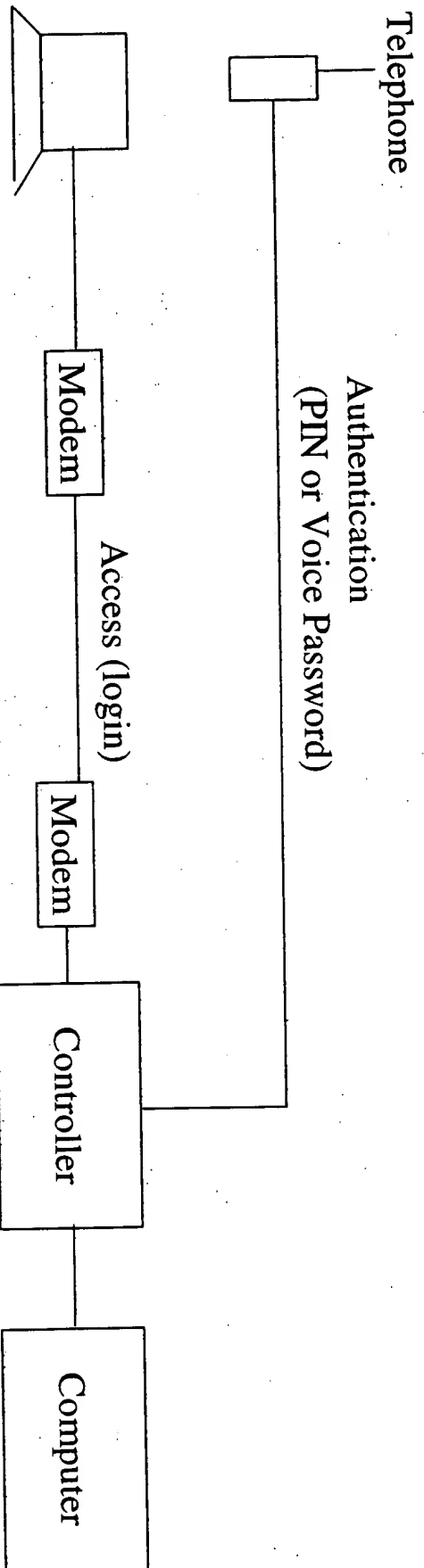
## Tuai vs. Us

### Tuai: In-band authentication



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### Us: Out-of-band authentication



## Tuai vs. Us

### Differentiation –

- We are out-of-band, Tuai is in-band.
- We can work over the internet or a local area network, Tai can't.
- We use the telephone as an authentication device, Tai does not.
- In the case of Tuai, the call back happens after authentication. In our case, it happens before authentication.